Case 04-39697 Doc 1 Filed 10/26/04 Entered 10/26/04 10:39:20 Desc Petition Page 1 of 27

(Official Form 1) (12/03) West Gro	up, Rochester, NY				0-1
FORM B1			Bankruptcy t of <u>ILLIN</u>		Voluntary Petition
Name of Debtor (if individ	ual, enter Last, First, Middle):			Name of Joint Debtor (Sp	ouse)(Last, First, Middle):
Purnell, Patric:	i.e				
All Other Names used b (include married, maiden, and to NONE:	y the Debtor in the last	6 years		All Other Names used by (Include married, maiden, and tra	the Joint Debtor in the last 6 years de names):
Last four digits of Soc. S		or other Tax I	.D. No.	Last four digits of Soc. Se	ac. No./Compete EIN or other Tax I.D. No.
(if more than one, state all):69. Street Address of Debto		7 Tin Code):		(if more than one, state all):	ODTO (No. & Street, City, State & Zip Code):
10119 S. Bensley	•	i Zip Codej:		Street Address of Joint D	BDIOI (No. & Street, City, State & Zip Code).
Chicago IL 606	-				
County of Residence or Principal Place of Busine				County of Residence or o Principal Place of Busine	
Mailing Address of Debt	Of (if different from street ad	dress):		Mailing Address of Joint I	Debtor (if different from street address):
SAME					
Location of Principal Ass	sets of Business Debto	r			
(If different from street address a	above): NOT APPLIC	ABLE	·	•	
,					
	information R	anardina	the Deht	or (Check the Ap	nlicable Boyes
Venue (Check any app		-garanig		or foreer me Ma	Pincapie Doxes)
_ ` ` ` ` `		sidence, princi	pal place of bus	siness, or principal assets in	this District for 180 days immediately
				han in any other District.	· ••••••••••••••••••••••••••••••••••••
☐ There is a bankruptc	y case concerning deb	tor's affiliate, (	general partner,	, or partnership pending in t	his District.
Type of Do	ebtor (Check all boxe	s that apply)			on of Bankruptcy Code Under Which
Individual(s)		Railroad		l	ion is Filed (Check one box)
Corporation		Stockbrol			Chapter 11
☐ Partnership☐ Other		☐ Commod ☐ Clearing :	-	I = ' -	Chapter 12 ary to foreign proceeding
		<u> </u>	Dalik	Sec. 304 - Case andin	ary to loreign proceeding
	of Debts (Check one	•		Filin	g Fee (Check one box)
☑ Consumer/Non-Busin	<u> </u>	siness		Full Filing Fee attache	
Chapter 11 Small		l boxes that a	pply)		n installments (Applicable to individuals only)
_	iness as defined in 11 to be considered a sma	-	vder		plication for the court's consideration  A substitution pay fee except in installments.
11 U.S.C. § 1121(e)		555		Į .	S. Bankruptcy Court
Statistical/Administrati	ve information (E	stimates only)			
	t funds will be available	for distribution	n to unsecured	JUL * = MIRE: T.M	28/2004 Illinois
	t, after any exempt pro			Debtor	19:04 170
	funds available for dist		/	ase: m/ -	TRICIA PURNELL
					3 Da FRE : 104
Estimated Number of Cri	eaitors	49 50-99	100-199 200-9	341	GUE     440 / 23 G
		<u> </u>		- CONTHANT	
Estimated Assets				/ Mile / 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	2/06/2004 @ 02:30PM DM VAUGHN
\$0 to \$50,001 to \$50,000	\$100,001 to \$500,001 to \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$5 \$50 million		III III II III II III III III III III
Estimated Debts				1:04BK39697-	BK001
\$0 to \$50,001 to \$50,000	\$100,001 to \$500,001 to \$500,000 \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$ \$50 million \$		
\$50,000 \$100,000	\$500,000 \$1 minion		nolliam oct	\$100 million -100	

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(Official Form 1) (12/03) West Group, Rochester, NY		
Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Purnell, Patricia	
Prior Bankruptcy Case Filed Within Last 6 3		litional sheet)
Location Where Filed:	Case Number:	Date Filed:
Northern Dist. of Illinois	04B10142	10/20/04
Pending Bankruptcy Case Filed by any Spouse, Partner or Affi	tiate of this Debtor (if more than Case Number:	one, attach additional sheet)  Date Filed:
Name of Debtor:	Case Mulliper.	Date Fled.
District:	Relationship:	Judge:
Signa	tures	
Signature(s) of Debtor(s) (Individual/Joint)		hibit A
I declare under penalty of perjury that the information provided in this petition is true and correct.		required to file periodic reports ith the Securities and Exchange
If petitioner is an individual whose debts are primarily consumer debts	Commission pursuant to Sec	tion 13 or 15(d) of the Securities
and has chosen to file under chapter 7] I am aware that I may proceed	_ <u>-                                     </u>	requesting relief under Chapter 11)
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed	Exhibit A is attached and ma	ide a part of this petition
under chapter 7.	<del></del> -	hibit B
I request relief in accordance with the chapter of title 11, United States  Code, specified in this petition.	, ,	ted if debtor is an individual re primarily consumer debts)
x Patricia Purnell	I, the attorney for the petitioner nam	ned in the foregoing petition, declare
Signature of Debtor	that I have informed the petitioner to chapter 7, 11, 12, or 13 of title 17, [	hat [he or ste] may proceed under
X	explained the relief evailable under	earn such chapter
Signature of Joint Debtor	X 0/6 X	10/2010
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date -
	/Ex	hibit C
Date	•	session of any property that poses
Signature of Attorney	or is alleged to pose a threat of irr public health and safety?	iminent and identifiable harm to
	Yes, and exhibit C is attache	d and made a part of this petition.
Signatule of Allomey for Debtor(s)	⊠ No	
Damita G. Buffington 6228924 Printed Name of Attorney for Debton(s)	<del>-</del>	torney Petition Preparer
	§ 110, that I am a pankruptcy petiti	on preparer as defined in 11 U.S.C. t for compensation, and that I have
Damita Buffington & Associates Firm Name	provided the debtor with a copy of the	
1525 E. 53rd St.		
Address Suite 622	Printed Name of Bankruptcy Petition Prep	arer
Suite 622	Social Security Number	
Chicago IL 60615	·	
773/667-0280 /0/22/04	Address	
Telephone Number Date		
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this	Names and Social Security num	bers of all other individuals who
petition is true and correct, and that I have been authorized to file this	prepared or assisted in preparin	g this document:
petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
	If more than one person prepare	ed this document, attach additional
X	sheets conforming to the approp	oriate official form for each person.
Signature of Authorized Individual	X	
	Signature of Bankruptcy Petition Preparer	
Printed Name of Authorized Individual	Date	
Title of Authorized Individual		
	A bankruptcy petition preparer's faile of title 11 and the Federal Rules of the control of the	ure to comply with the provisions  Bankruptcy Procedure may result
Date	in finae or imprisonment or both 11	100 6440 401100 6450

Rule 2016(b) (8/91) West Group, Rochester, NY

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n ı	n re	Case No. Chapter 13
		Debtor
	Attorney for Debtor: Damita G. Buffington	
	STATEMENT PURSUANT TO RULE	E 2016(B)
The	The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:	
1.	<ol> <li>The undersigned is the attorney for the debtor(s) in this case.</li> </ol>	
2.	<ul> <li>2. The compensation paid or agreed to be paid by the debtor(s), to the unders</li> <li>a) For legal services rendered or to be rendered in contemplation of and in connection with this case</li></ul>	\$ 2,695.00 \$ 2,052.00
3.	3. \$ 194.00 of the filing fee in this case has been paid.	
4.	<ul> <li>4. The Services rendered or to be rendered include the following:</li> <li>a) Analysis of the financial situation, and rendering advice and assistance t file a petition under title 11 of the United States Code.</li> <li>b) Preparation and filing of the petition, schedules, statement of financial a court.</li> <li>c) Representation of the debtor(s) at the meeting of creditors.</li> </ul>	•
5.	<ol> <li>The source of payments made by the debtor(s) to the undersigned was from services performed, and None other</li> </ol>	n earnings, wages and compensation for
3.	<ol> <li>The source of payments to be made by the debtor(s) to the undersigned for be from earnings, wages and compensation for services performed, and None other</li> </ol>	the unpaid balance remaining, if any, will
7.	7. The undersigned has received no transfer, assignment or pledge of propert the value stated: None	ty from debtor(s) except the following for
3.	3. The undersigned has not shared or agreed to share with any other entity, of law firm, any compensation paid or to be paid except as follows: None	ther than with members of undersigned's
) Da <sup>1</sup>	Attorney for Petitioner: Datite G. (Buffington Damita Buffington Associate 1525 E. 53rd St.)	s
	Chicago IL 60615	

Form B 201 (11/03) West Group, Rochester, NY

# UNITED STATES BANKRUPTCY COURT NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankuptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to valid security interest.
   Your attorney can expain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankuptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under the plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this n $10-25-04$	Fatricia Purnell	
Date	Signature of Debtor	Case Number

DEBTOR COPY COURT COPY (circle one)

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FORM B6A (6/90) West Group, Rochester, NY

n re Purnell, P	atricia	 _/ Debtor	Case No	
			fif by	nawn)

### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Market Value of Debtor's interest,	Amount of Secured Claim
		Husband-H WifeW JointJ CommunityC	in Property Without Deducting any Secured Claim or Exemption	
Single family home - 10119 S. Bensley, Chicago, IL	Fee Simple		\$ 72,000.00	\$ 72,000.0
continuation sheets attached	76	OTAL \$	72,000.00	

(Report also on Summary of Schedules.)

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FORM B6B (10/89) West Group, Rochester, NY

In re	Purnell,	, Patricia
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1	Debtor

Case	Ñο.	٠.	
			 (if known)

## **SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property		N Description and Location of Property			Current Market Value of Debtor's Interest,
	o n e		Husband Wife Joint Community	-W	in Property Without Deducting any Secured Claim or Exemption
Cash on hand.		Cash on hand Location: In debtor's possession			\$ 100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank checking>>>NO BALANCE KEPT Location: In debtor's possession			\$ 0.0
Security deposits with public utilities, telephone companies, landfords, and others.		Security deposit with Ameritech, People's C and ComEd>>>NO CASH VALUE Location: In debtor's possession	Gas		\$ 0.0
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household items Location: In debtor's possession		ŧ	\$ 500.0
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
Wearing apparet.		Necessary wearing apparel Location: In debtor's possession			\$ 300.0
Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	x				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x				
. Annuities, itemize and name each issuer.	x				
. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension annuity Location: In debtor's possession			\$ 620.0

FORM B6B (10/89) West Group, Rochester, NY

In re	Purne	11.	Pat	ricia
III I E				

/ Debtor	
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## **SCHEDULE B-PERSONAL PROPERTY**

Continuation Sheet

	,	(Continuation Sneet)	·····	1
Type of Property	N	Description and Location of Property		Current Market Value
	0		Husband	
	n e		Joint Community	J Secured Claim or
Stock and interests in incorporated and unincorporated businesses. Itemize.	х	· .		
13. Interests in partnerships or joint ventures.	x			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
18. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
<ol> <li>Other liquidated debts owing debtor including tax refunds. Give particulars.</li> </ol>	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Raal Property.	X		į	
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
21. Patents, copyrights, and other intellectual property. Give particulars.	x			
22. Licenses, franchises, and other general Intangibles. Give particulars.	x			:
23. Automobiles, trucks, trailers and other vehicles.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	x			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	x			
29, Animals.	x			
30. Crops - growing or harvested, Give particulars.	x			
31. Farming equipment and implements.	X			

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FORM B6B (10/89) West Group, Rochester, NY

In re	Purnell,	Patricia
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/ Debtor

Case No. \_\_\_\_\_\_\_(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband Wife Join	₩	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е		Community	-c	Exemption
32. Farm supplies, chemicals, and feed.	X				,
33. Other personal property of any kind not afready listed. Itemize.	x				
٠					
·					
	Ш	# ### ## 1 ### ### ### ### ### ### ###			
Page 3 of 3		· · · · · · · · · · · · · · · · · · ·	Total 🛨		\$ 1,520.00

(Report total also on Summary of Schedules.) include amounts from any continuation sheets attached.

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FORM B6C (6/90) West Group, Rochester, NY

In re Purnell, Patricia	/ Debtor	Case No.	
		_	(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

🛛 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions	
Single family home - 10119 S. Bensley, Chicago, IL	735 ILCS 5/12-901	\$ 7,500.00	\$ 72,000.00	
Cash on hand	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00	
Miscellaneous household items	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00	
Necessary wearing apparel	735 ILCS 5/12-1001(a)	\$ 300.00	\$ 300.00	
Pension annuity	735 ILCS 5/12-1006	\$ 620.00	\$ 620.00	
·				
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FORM B6D (12/03) West Group, Rochester, NY

In re <u>Purnell, Patricia</u>	/ Debtor	Case No
		(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C Date Claim was incurred,  Nature of Lien, and Description and  Market Value of Property Subject to Lien  H-Husband  W-Wife  J-Joint  C-C U D  n i  1 q  u n l  4 d  d  d  t  T-C-Community	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 7388  Creditor # : 1  Chase Manhattan Mortgage  Box 830016  Baltimore MD 21283-0016	2004  Mortgage Arrears  Single family home - 10119 S.  Bensley, Chicago, IL  Value: \$ 72,000.00	\$ 10,000.00	\$ 0.00
Account No: 7388  Creditor # : 2  Chase Manhattan Mortgage  Box 830016  Baltimore MD 21283-0016	2004 Mortgage Single family home - 10119 S. Bensley, Chicago, IL  Value: \$ 72,000.00	\$ 43,000.00	\$ 0.00
Account No: 7388  Representing: Chase Manhattan Mortgage	Codilis and Associates 15W030 North Frontage Rd., #10 Burr Ridge IL 60527		·
Account No: 6919  Creditor # : 3  Ocwen Federal Bank  12650 Ingenuity Dr.  Orlando FL 32826-2703	2004 Second Mortgage Arrears Single family home - 10119 S. Bensley, Chicago, IL  Value: \$ 72,000.00	\$ 5,500.00	\$ 500.00
1 continuation sheets attached	Subtotal \$ (Total of this page) Total \$	58,500.00	

(Use only on last page. Report total also on Summary of Schedules)

FORM B6D (12/03) West Group, Rochester, NY

Case	No		
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(if known)

## SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

			(Continuation Sheet)						
Creditor's Name and Mailing Address Including Zip Code	Codebtor	7 € ± € 5	ate Claim was incurred, lature of Lien, and Description and larket Value of Property Subject to Lien Husband -Wife Joint Community		73 8 63 - 73 6 A	nii quidat	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: 2966  Creditor # : 4 Ocwen Federal Bank 12650 Ingenuity Dr. Orlando FL 32826-2703			2004 Second Mortgage Single family home - 10119 S. Bensley, Chicago, IL  Value: \$ 72,000.00					\$ 14,000.00	\$ 0.00
Account No:			Value:						<del>.</del>
Account No:			Value:					<u> </u>	
Account No:			Value:						
Account No:			Value:						
Account No:			Value:						, <del>, , (()</del>
	atta	che	d to Schedule of Creditors	Sul				14,000.00	
Holding Secured Claims			(+t				44)		

72,500.00

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FORM B6E (4/04) West Group, Rochester, NY

in ro	Purnell.	Patricia

/ Debtor

Case No. (if known)

## SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). Alimony, Maintenance or Support Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ▼ Taxes and Certain Other Debts Owed to Governmental Units Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). \*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment. continuation sheets attached

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FORM B6E (4/04) West Group, Rochester, NY

In re Purnell, Patricia	/ Debtor	Case No
		(if known)

## SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's Name and Mailing Address including Zip Code		Date Claim was Incurred, and consideration for Claim  I-Husband V-Wife I-Joint I-Community	Continue nt	D-* pu+*d	Total Amount of Claim	Amount Entitled to Priority
Account No: 0659 Creditor # : 1 City of Chicago Dept. of Water Suite IL10 333 South State St. Chicago IL 60604		2004 Water bill			\$ 300.00	\$ 300.
Cocount No: 6919 Creditor # : 2 Illinois Dept. of Employment Bankruptcy Unit #01 S. State St., 3rd Fl. Chicago IL 60605		2004 Overpayment of Benefits			\$ 1,000.00	\$ O.
Account No:						
Account No:						
occount No:						
ccount No:						
ccount No:						
theet No. 1 of 1 continuation sheet	satta	ched to	total	╬	1,300.00	

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FORM B6F (12/03) West Group, Rochester, NY

In re Purnell, Patricia	/ Debtor	Case No
		(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	ادا	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  IHusband NWife IJointCommunity	C on t i n g e n t	D c 03-0 4+ 60	a puted	Amount of Claim
Account No: 4108  Creditor # : 1  ACN  Box 79001  Detroit MI 48279-1686		2004 Collection				\$ 100.00
Account No: 6919  Creditor # : 2  American General Finance 3632 W. 95th St.  Chicago IL 60805-2106		2004 Unsecured Loan				\$ 630.00
Account No: 9002  Creditor # : 3  Commonwealth Edison  System Credit/Bk Dept.  2100 Swift Dr.  Oak Brook IL 60523		2004 Utility Bills				\$ 215.00
Account No: 0530 Creditor # : 4 Peoples Gas 130 E. Randolph Dr. Chicago IL 60687-0001		2004 Utility Bills				\$ 700.00
1 continuation sheets attached	•	(Report total also on Sur		his pa Fota	age)	1,645.00

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FORM B6F (12/03) West Group, Rochester, NY

in re <u>Purnell, Patricia</u>	 / Debtor	Case No
		(if known)

## SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address	c		Date Claim was incurred,	c			Amount of Claim
	9		and Consideration for Claim.	, n	E 93	i •	
including Zip Code	d		If Claim is Subject to Setoff, so State.		9	P	
	ь	ıL.		n	į	t	
	t		Husband - -Wife	•	i	d	
	7	Ĩ-	Joint Community	l n	à		
Account No: 9790	+	C-	2004		۳	├	\$ 600.00
			Collection		ļ		\$ 500.00
Creditor # : 5 Portfolio Recovery Associates Box 12914 Norfolk VA 23541			Collection				
Account No: 0834	+	+	2004		┞	┢	\$ 100.00
Creditor # : 6			Collection		Ì	Ì	
Professional Bureau of Collect		1			l		
Box 628 Elk Grove CA 95759-0628		1			l		
EIX G1074 CX 33733-0028							
Account No: 6919	╬	╀	2004		-		\$ 10,000.00
Creditor # : 7	$\dashv$		Student Loan				
Sallie Mae			NON-DISCHARGEABLE				
Box 9500					ł	l	
Wilkes-Barre PA 18773-9500			·				
Account No:		+					
		L					
Account No:	_						
	ŀ			Į,			
					ĺ		
		1					
	┸						
Account No:		$\Gamma$					
			• • •				
·	İ						
Sheet No. 1 of 1 continuation sheets atta	ched	to S	chedule of	Subt			10,700.00
Creditors Holding Unsecured Nonpriority Claims				(Total of ti	nis pu Ota		12,345.00
			(Report total also on Sur				12,343.00

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FORM B6G (10/89) West Group, Rochester, NY

In re Purnell, Patricia	/ Debtor	Case No.	
		_	(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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FORM 86H (6/90) West Group, Rochester, NY

In re Purnell,	Patricia	/ Debtor	Case No.	
			_	(if known)

## **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor				

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FORM B6I (12/03) West Group, Rochester, NY

in re	Purnell,	Patricia	/ Debtor	Case No.
				(if known)

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital	spouses are separated and a joint petition is not filed.  DEPENDENTS OF DEBTO	SR AN	ID SPOUSE		
Status:	RELATIONSHIP	, , , , , , , , , , , , , , , , , , ,	AGE		
Widowed					
EMPLOYMENT:	DEBTOR	Τ	SPC	USE	
Occupation	Central Sterile Processing				
Name of Employer	West Suburban Hospital				
How Long Employed	6 months				
Address of Employer	3 Erie Ct.				
	Oak Park IL 60302				
Income: (Estimate of averag			DEBTOR		SPOUSE
Current Monthly gross wage Estimated Monthly Overtime	s, salary, and commissions (pro rate if not paid monthly)	\$  \$	2,657.20 0.00		0.00 0.00
SUBTOTAL		\$	2,657.20		0.00
LESS PAYROLL DEDUC				1	
a, Payroll Taxes and S b, Insurance	ocial Security	\$ \$	592.78 110.09		0.00 0.00
c. Union Dues		\$	0.00	Ś	0.00
d. Other (Specify):	- FRUSTIANA	\$	0.00		0.00
SUBTOTAL OF PAYROLL D		\$	702.87	i I	0.00
TOTAL NET MONTHLY TAP	KE HOME PAY	\$	1,954.33	\$	0.00
Regular income from operati Income from Real Property	on of business or profession or farm (attach detailed statement)	\$	0.00 0.00	\$	0.00
Interest and dividends		9999	0.00	\$	0.00 0.00
Alimony, maintenance or sug of dependents listed above.	port payments payable to the debtor for the debtor's use or that	\$	0.00	\$	0.00
Social Security or other gove	emment assistance				
Specify: Pension or retirement income	•	\$	0.00		0.00
Other monthly income	•	<b>P</b>	0.00	\$	0.00
Specify: Surviving		\$	637.00		0.00
Part-time TOTAL MONTHLY INC		\$	714.00 3,305.33	\$	0.00 0.00
TO	TAL COMBINED MONTHLY INCOME \$ 3,305.33				
(Rep	port also on Summary of Schedules)	١.			
Describe any increase or document:	decrease of more than 10% in any of the above categories anticipated to	occui	within the year following t	he fili	ing of this
document.					
	•				
	•				
•					
	`				

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FORM B6J (6/90) West Group, Rochester, NY

In re	Purnell, Patricia	/ Debtor	Case No.
			(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	573.0
Are real estate taxes included? Yes 🔯 No 🔲	•	
s property insurance included? Yes 🔲 No 🔯		
Utilities: Electricity and heating fuel	\$	400.0
Water and sewer	<b> \$</b>	62.0
Telephone	\$	65.0
Other Cable	\$	65.0
Other Second Mortgage	\$	590.0
Other	\$	0.0
Home maintenance (Repairs and upkeep)	\$	50.0
Food	\$	250.0
Clothing	\$	75.0
Laundry and dry cleaning	\$	75.0
Medical and dental expenses	\$	75.0
Transportation (not including car payments)	s	200.0
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.0
Charitable contributions	\$	0.0
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	148.0
Life	\$	0.0
Health	\$	0.0
Auto	\$	0.0
Other	s	0.0
Other	s	0.0
Other	\$	0.0
Taxes (not deducted from wages or included in home mortgage)		
Specify:	s	0.0
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	T .	
Auto	s	0.0
Other:	\$	0.0
Other:	\$	0.0
Other:	\$	0.0
Nimony, maintenance, and support paid to others	<b>( \$</b>	0.0
Payments for support of additional dependents not living at your home	\$	0.0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.0
Other: PERSONAL GROOMING	\$	75.0
Other: Bank Charges	\$	25.0
Other:	\$	0.0
		700 6
TOTAL MONTHLY EXPENSES (Report also	on Summary of Schedules) \$ 2	,728.0

### (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval,

	., результа	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
A. Total projected monthly Income		\$	3,305.00
B. Total projected monthly expenses		s	2,728.00
C. Excess Income (A minus B)		\$	577.00
D. Total amount to be paid into plan each:	Weekly	\$	133.15

Form 7 (12/03) West Group, Rochester, NY

In re Purnell, Patricia

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

Chapter 13

•	•		
	•		
			/ Debtor

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filled, state income for each spouse separately. (Married debtors filling under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filled, unless the spouses are separated and a joint petition is not filled.)

### AMOUNT

SOURCE (if more than one)

Year to date:\$3,099

Employment

Last Year: \$29,029 Year before: unknown

### 2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars, if a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### **AMOUNT**

SOURCE

Year to date:\$1,240

Surviving spouse annuity

Last Year: \$7,440 Year before: \$7,440 Case 04-39697 Doc 1 Filed 10/26/04 Entered 10/26/04 10:39:20 Desc Petition Page 21 of 27

Form 7 (12/03) West Group, Rochester, NY

### 3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF <u>PAYMENTS</u>	AMOUNT PAID	AMOUNT STILL OWING
Creditor:Ocwen Bank Address:	2003-2004	\$590.00 per month	\$14,000
Creditor:Chase Manhattan Address:	2003-2004	\$573.00 per month	\$43,000

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE** 

### 4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filling of this bankruptcy case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** 

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Chase Manhattan v.

foreclosure

Circuit Court of

Cook County

Pending

Debtor

\_\_\_\_

b. Describe all property that has been attached, garnished or selzed under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR

WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

**DESCRIPTION AND VALUE OF PROPERTY** 

Name: American General Finance

2003

Description: garnishment of wages

Address:

Value: \$3,057.00 paid total

### 5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**⊠** NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE** 

	orm 7 (12/03) West Group, Rochester, NY
7. (	Sifts.  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family memb aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under char 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition not filed.)
X	NONE
8. L	.OSSES.  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separa and a joint petition is not filed.)
X	NONE
9. i	Payments related to debt counseling or bankruptcy.
	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, reunder the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
X	NONE
Ø	spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE
×	immediately preceding the commencement of this case, include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing un chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unl spouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding
2.	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one y immediately preceding the commencement of this case, include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing unchapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jupetition is filed, unless the spouses are separated and a joint petition is not filed.)
2.	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one y immediately preceding the commencement of this case, include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing un chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unlispouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jet of the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jet of the commencement of this case.
2.	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one yimmediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing unchapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unlarge spouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jupicition is filed, unless the spouses are separated and a joint petition is not filed.)
2.	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case, include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares a share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jupetition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE  Setoffs.  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debto filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated as separated as a separated as
2.	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one y immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares a share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unispouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a jupetition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE  Setoffs.  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter and the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter and the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter and the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter and the debtor within 90 days preceding the commencement of this case.
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⊠  12.   ⊠	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one y immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares a share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filling un chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unk spouses are separated and a joint petition is not filed.)  NONE  Safe deposit boxes.  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  NONE  Setoffs.  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debta filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated as joint petition is not filed.)
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1

15. Prior address of debtor.  If the debtor has moved within the law years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period vacaded prior to the commencement of this case, if a joint petition is fled, report also any separate address of alther spouse.  NONE  16. Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Artzona, Catforma, Idaho, Louisiana, Nevada, New Me Purto Rico, Texas, Velantiquion, or Velaconarily within the stryeer period immediately preceding the commencement of the case, identify the name of the debtor's spouse and only them spouses who resides or resided with the debtor in the community property state.  NONE  17. Environmental Information  For the purpose of this question, the following definitions apply:  Torrivonmental law? means any federal, state, or local statute or regulation regulating poliution, contamination, release of hazardous or tools substances, was or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formenty owned or operated by the debtor, and advantaged on the substances, was or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formenty owned or operated by the debtor, including, but not limited to dispose ables.  "Hazardous Material" means any definition of depose a blaze.  "Hazardous Material" means any death of the property and property and the substances, tools substance, hazardous material, pollutant, or contaminant or similar term under on differentemental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docker number.  NONE  NONE  NONE  18. Nature, location and	For	Case 04-39697 Doc 1 Filed 10/26/04 Entered 10/26/04 10:39:20 Desc Petition Page 23 of 27 m 7 (12/03) West Group, Rochester, NY
16. Spouses and Former Spouses		Prior address of debtor. If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period
If the deblor resides or resided in a community property state, commonwealth or teartory (foliciding) Alaska, Artsona, California, Idaho, Losisiana, Nevadia, New Members of the debtor's egand of any former spouse who resides or resided with the debtor in the community property state.  NONE  17. Environmental information  For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statuts or regulation regulating politicin, contamination, release of hazardous or toxic substances, western or man to the exit and, and, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, we or material.  "State means any location, facility, or property as defined under any Environmental Lew, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.  "State means any location, facility, or property as defined under any Environmental Lew, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.  "State means any location, facility, or property as defined under any Environmental Lew, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.  "State means any location, facility, or property as defined under any Environmental Lew, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.  "Statements and desires of energy site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation or an Environmental Lew, indicate the governmental unit, the date of the notice, and if known, the Environmental Lew, with respect to which the debtor is or was a party, indicate the governmental unit that it is or was a party to the proceeding, and the docket number.  D. Lust the name and address of e	X	NONE
AND A suppose of this question, the following definitions apply:  Thriforomental Law" means any federal, state, or local statute or regulation regulating polition, contamination, release of hazardous or toxic substances, wester or main to be et. Inc. do. do, surface wither, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, we or material.  **Stati means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sizes.  **Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law.  **Like the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and it known, the Environmental Law.  **NONE**  **NONE**  **NONE**  **NONE**  **NONE**  **NONE**  **NONE**  **NONE**  **NATURE, location and name of business  **A. If the debtor is an individual, latt the names, addresses, taxpeyer identification numbers, nature of the businesses and beginning and anoting dates of all businesses which the debtor is a professional within the activation numbers, nature of the businesses and beginning and ending dates of all businesses which the debtor is a professional, latt the names, addresses, taxpeyer identification numbers, nature of the businesses and beginning and ending dates of all businesses which the debtor is a partnership, list the names, addresses, taxpeyer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor is a partnership, list the names, addresses, taxpeyer identification numbers, nature of the businesses. If the debtor is a partnership	16.	Spouses and Former Spouses  If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mex Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spo
For the purpose of this question, the following definitions apply:  "Environmental Law" means any federal, state, or local statute or regulation regulating polition, contamination, release of hazardous or toxic aubstances, was ten the to the six, and, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these aubstances, was or material.  "Bille" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal alies.  "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law.  "Alias the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.  In NONE  In the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental to which the notice was sent and the date of the notice.  NONE  NONE  NONE  NONE  NONE  NONE  NONE  NONE  NONE  If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing assecutive of a corporation, partnership, sice proprietorable, or wealth and in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.  If the debtor is a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of the case, in	X	
Into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, we or material.  "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposed sites.  "Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law.  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.  NONE  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental to which the notice was sent and the date of the notice.  NONE  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indite the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  NONE  NONE  NONE  NONE  NONE  None, the debtor is an including list the names, addresses, taxpeyer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor is an archardously preceding the commencement of this case.  If the debtor is an including the commencement of this case or in which the debtor is a partnership, are was a set-emptoyed professional within the sky percenting the commencement of this case.  If the debtor is a corporation, list the names, addresses, taxpeyer identification numbers, nature of the businesses, and beginning and ending dates of all businesses i	17. (	
including, but not limited to disposal sites.  **Hazardous Metrief" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutent, or contaminant or similar term under and Environmental Environmental Environmental Environmental Environmental Environmental Environmental Lew. Indicate the governmental unit, the deletor has received notice in writing by a governmental unit that it may be liable or potentially liable under violation of an Environmental Lew. Indicate the governmental unit, the deletor from the from the deletor from th		"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or make into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, was or material.
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental to which the notice was sent and the date of the notice.  NONE  C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indition the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  NONE  NATURE, location and name of business  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorable, or was a self-employed professional within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the aix years immediately preceding the commencement of case.  If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of case.  NONE	ĪΖĪ	violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
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<ul> <li>18. Nature, location and name of business</li> <li>a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within alx years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the alx y immediately preceding the commencement of this case.</li> <li>If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the aix years immediately preceding the commencment of case.</li> <li>If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of case.</li> <li>NONE</li> </ul>		c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. India the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within six years immediately preceding the commencement of this case.  If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of case.  If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of case.  NONE	Ø	NONE
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in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of case.  NONE		in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencment of
		in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencment of
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.		NONE
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.	X	
	Ø	

Statement of Affairs - Page 4

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Form 7 (12/03) West Group, Rochester, NY

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of Perjury that I have read the answers contained in the foregoing staten	ment of financial affairs and any attachments thereto and
that they are true and correct to the best of my knowledge, information, and belief.	

Date 10-25.04	Signature Hatricia Kurnell	
	Purnell, Patricia	
Date	Signature	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

ACN Box 79001 Detroit, MI 48279-1686

American General Finance 3632 W. 95th St. Chicago, IL 60805-2106

Chase Manhattan Mortgage Box 830016 Baltimore, MD 21283-0016

City of Chicago Dept. of Water Suite LL10 333 South State St. Chicago, IL 60604

Codilis and Associates 15W030 North Frontage Rd., #10 Burr Ridge, IL 60527

Commonwealth Edison System Credit/Bk Dept. 2100 Swift Dr. Oak Brook, IL 60523

Illinois Dept. of Employment Bankruptcy Unit 401 S. State St., 3rd Fl. Chicago, IL 60605

Ocwen Federal Bank 12650 Ingenuity Dr. Orlando, FL 32826-2703

Peoples Gas 130 E. Randolph Dr. Chicago, IL 60687-0001

Portfolio Recovery Associates Box 12914 Norfolk , VA 23541

Professional Bureau of Collect Box 628 Elk Grove, CA 95759-0628

Purnell, Patricia 10119 S. Bensley Chicago, IL 60617

Sallie Mae Box 9500 Wilkes-Barre, PA 18773-9500 FORM B6 (6/90) West Group, Rochester, NY

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re Purnell, Patricia		Case No. Chapter	
	/ Debtor		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

				- 11	
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 72,000.00		
B-Personal Property	Yes	3	\$ 1,520.00		All and the second seco
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2	eldini (1825) je je je og Pallog avenika Sirve	\$ 72,500.00	
E-Creditors Holding Unsecured Priority Claims	Yes	2		\$ 1,300.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 12,345.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	4			
I-Current Income of Individual Debtor(s)	Yes	AMAZIA E CONTRA			\$ 3,305.33
J-Current Expenditures of Individual Debtor(s)	Yes	1	And the second s		\$ 2,728.00
Total Number of Sheets in All	Schedules ►	25			
	·	Total Assets ►	<b>\$</b> 73,520.00		
		**************************************	Total Liabilities ►	\$ 86,145.00	

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FORM 86 (6/90) West Group, Rochester, NY

In re Purnell, Patricia	/ Debtor	Case No.	
Territoria de la companya della companya della companya de la companya della comp			
			(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## **DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of	sheets, and that they are true and
correct to the best of my knowledge, information and belief.	

Date: 10-25-04

Signature Turne 17 Particles